

SERFF Tracking Number: UHLC-126767282 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 46499
Company Tracking Number: MS1 BA25103ST
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: Group Medicare Supplement
Project Name/Number: Print AD/MS1 BA25103ST

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: Group Medicare Supplement SERFF Tr Num: UHLC-126767282 State: Arkansas
TOI: MS08G Group Medicare Supplement - SERFF Status: Closed-Filed- State Tr Num: 46499
Standard Plans 2010 Closed
Sub-TOI: MS08G.001 Plan A 2010 Co Tr Num: MS1 BA25103ST State Status: Filed-Closed
Filing Type: Advertisement Reviewer(s): Stephanie Fowler
Authors: Michelle Ambach, Tammy Frederick, Bobbie Walton Disposition Date: 08/30/2010
Date Submitted: 08/13/2010 Disposition Status: Filed-Closed
Implementation Date Requested: On Approval Implementation Date:
State Filing Description:

General Information

Project Name: Print AD Status of Filing in Domicile: Pending
Project Number: MS1 BA25103ST Date Approved in Domicile:
Requested Filing Mode: File & Use Domicile Status Comments:
Explanation for Combination/Other: Market Type: Group
Submission Type: New Submission Group Market Size: Large
Overall Rate Impact: Group Market Type: Association
Filing Status Changed: 08/30/2010 Explanation for Other Group Market Type:
State Status Changed: 08/30/2010
Deemer Date: Created By: Michelle Ambach
Submitted By: Tammy Frederick Corresponding Filing Tracking Number: MS1
BA25103ST

Filing Description:

We enclose for your information and review, proof copies of advertising for use in connection with the AARP group health insurance program. This advertising is new and does not replace any material previously submitted to the Department.

This Invitation to Inquire is a Medicare Supplement Advertisement. Final production of the enclosed advertising will show the component number on the bottom left hand corner of the Print Ad.

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Company and Contact

Filing Contact Information

Susan Cipollo, Director Susan_J_Cipollo@uhc.com
 680 Blair Mill Rd. 215-902-8444 [Phone]
 Horsham, PA 19044 215-902-8813 [FAX]

Filing Company Information

UnitedHealthcare Insurance Company CoCode: 79413 State of Domicile: Connecticut
 185 Asylum Street Group Code: 707 Company Type: Life and Health
 Hartford, CT 06103 Group Name: State ID Number:
 (860) 702-5000 ext. [Phone] FEIN Number: 36-2739571

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: per form, 1 form
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$50.00	08/13/2010	38768819

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	08/30/2010	08/30/2010

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Disposition

Disposition Date: 08/30/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>46499</i>
<i>Company Tracking Number:</i>	<i>MS1 BA25103ST</i>		
<i>TOI:</i>	<i>MS08G Group Medicare Supplement - Standard Sub-TOI:</i>		<i>MS08G.001 Plan A 2010</i>
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Schedule	Schedule Item	Schedule Item Status	Public Access
Form	PRINT AD	Filed	Yes

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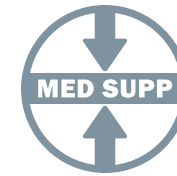
Form Schedule

Lead Form Number: MS1 BA25103ST

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 08/30/2010	MS1 BA25103ST	Advertising	PRINT AD	Initial		45.000	BA25103ST_ SalesDetailer _State_08111 0-Final- SEN.pdf

Understanding Medicare Supplement Insurance Plans





Medicare Supplement Insurance Plans:

- May be purchased throughout the year by those 65 and older or in some states if eligible for Medicare due to disability.
- Provide additional coverage to help **fill some of the holes in Medicare** Parts A & B.
- Help **reduce or eliminate** the money you pay for the care you receive (**deductibles, copays, and coinsurance**).
- Are **standardized plans** that are identified by letters (except Massachusetts, Minnesota and Wisconsin, which have different plans and different plan names).
- Are **only offered through private insurance companies**.

How Medicare Supplement Insurance Plans Can Help You

If you want help in budgeting your health care expenses, a Medicare Supplement Insurance plan may be right for you.

Here's what these plans can offer:

- **Help managing your costs.**
- **Freedom** to choose a doctor that accepts Medicare Patients and to see a specialist without a referral.
- **Virtually no claims forms** to file.
- **National coverage** so you can use benefits anywhere in the United States. If you move, your coverage moves with you.
- **Guaranteed renewability**, meaning your plan automatically renews from year to year as long as you pay your premiums when due and you do not misstate one or more material facts when you apply for this plan. Your rate is subject to change. Any rate change will apply to all members of the same class insured under your Plan who reside in the same geographical area.

Enrollment – Medicare Supplement Insurance Plans

When can you enroll?

- When you become eligible for Medicare, typically at **age 65, AND when most people enroll in Medicare Parts A & B.**
- Some states also allow you to enroll if you are under age 65 and qualify for Medicare on the basis of a disability. Most people will still first enroll in Medicare Part B.
- You cannot be denied enrollment in a Medicare Supplement Insurance Plan during the first 6 months you enroll in Medicare Part B at 65 years or older or otherwise become eligible for Medicare based on a disability (in some states). Some states may have additional open enrollment rights under state law.

Guaranteed Issue

- Some other special events may also qualify you for guaranteed issue, such as:
 - Involuntary loss of employer-sponsored coverage.
 - Your Medicare Advantage or other Medicare managed care plan is discontinued or you move out of your plan's service area.
- Generally, you have 63 days to apply after these types of events.
- Some states may have additional guaranteed issue rights under state law.

Enrollment – Medicare Supplement Insurance Plans

If you decide to change your Medicare Supplement Insurance Plan.

You can decide to change to a different Medicare Supplement Insurance Plan at any time during the year.

How do you enroll?

- **It's easy.**
- **Decide** on the Medicare Supplement Insurance Plan that is right for you.
- **Complete and submit** the appropriate enrollment application.

What happens after you submit an application?

- **Coverage effective date begins** on the date determined by the plan after your complete application is received and you are determined to be qualified to enroll.
- You will get a **member identification card** for your plan.
- You will receive a **New Member Welcome Kit** containing materials important to your plan.

If you have questions before you receive your member information, call your sales contact or the number located on your enrollment application.

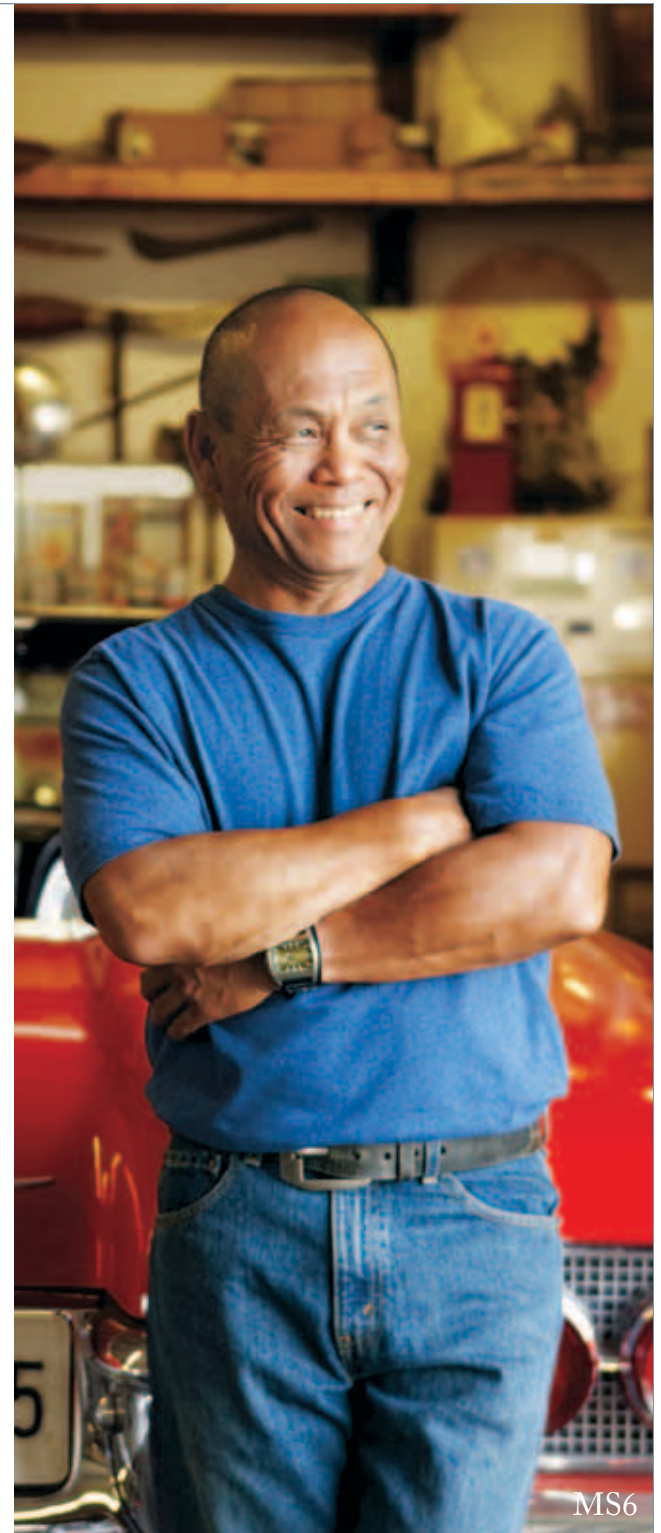
How Medicare Supplement Insurance Plans Can Help You

There are a variety of Medicare Supplement Insurance Plans to choose from:



The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare Insurance Company pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purpose of AARP and its members. Neither AARP nor its affiliate is the insurer.

Not connected with or endorsed by the U.S. Government or the federal Medicare program.



AARP does not recommend health related products, services, insurance or programs. You are strongly encouraged to evaluate your needs.

Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York residents). Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability. All plans may not be available in your state/area.

This is a solicitation of insurance. An agent/producer may contact you.

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, producers, representatives or advisors.

Call to receive complete information including benefits, costs, eligibility requirements, exclusions and limitations.